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Maximum Weight : 5

Section II

[TO BE ATTACHED TO THE MAIN ANSWER-BOOK]

UG CBCSS INTERNAL EXAMINATION, MAY 2024

DO NOT WRITE YOUR REGISTER NUMBER OR NAME ANYWHERE IN SECTION II OF THE QUESTION PAPER

Answer all questions.

All questions carry equal weight.

Put a tick mark [✓] in the column against the correct answer.

1. Primary functions of a commercial banks are _____ and lending.
(A) Honouring cheques. (B) Accepting deposits.
(C) Issuing cheques. (D) Issuing DD.
2. Commercial banks in India was organised as _____.
(A) Sole proprietorship. (B) Joint stock company.
(C) Partnership. (D) Joint sector.
3. _____ is the apex institution for rural development and rural credit.
(A) RBI. (B) IDBI.
(C) NABARD. (D) IRBI.
4. RBI issues currency notes on the basis of _____.
(A) Minimum reserve. (B) General reserve.
(C) Proportional reserve. (D) Gold reserve.
5. A depositor can withdraw money from the bank any number of time in _____.
(A) Fixed deposit. (B) Savings bank.
(C) Current a/c. (D) Recurring deposit.

Turn over





6. Primary relationship between banker and customer is that of :

- | | | | |
|--------------------------|--------------------------|--------------------------|--------------------------|
| (A) Dealer and customer. | <input type="checkbox"/> | (B) Principal and agent. | <input type="checkbox"/> |
| (C) Debtor and creditor. | <input type="checkbox"/> | (D) Vender and buyer. | <input type="checkbox"/> |

7. RBI is an example of :

- | | | | |
|-------------------------|--------------------------|------------------------|--------------------------|
| (A) Chartered company. | <input type="checkbox"/> | (B) Statutory company. | <input type="checkbox"/> |
| (C) Registered company. | <input type="checkbox"/> | (D) Unlimited company. | <input type="checkbox"/> |

8. NABARD was established in the year :

- | | | | |
|-----------|--------------------------|-----------|--------------------------|
| (A) 1986. | <input type="checkbox"/> | (B) 1982. | <input type="checkbox"/> |
| (C) 1990. | <input type="checkbox"/> | (D) 1964. | <input type="checkbox"/> |

9. SBI was set up by nationalising :

- | | |
|-------------------------------|--------------------------|
| (A) Bank of Calcutta. | <input type="checkbox"/> |
| (B) Imperial bank. | <input type="checkbox"/> |
| (C) National Provincial bank. | <input type="checkbox"/> |
| (D) Bharath bank. | <input type="checkbox"/> |

10. Which country's banking is regarded as best example of mixed banking ?

- | | | | |
|--------------|--------------------------|------------|--------------------------|
| (A) Germany. | <input type="checkbox"/> | (B) U.S.A. | <input type="checkbox"/> |
| (C) Britain. | <input type="checkbox"/> | (D) India. | <input type="checkbox"/> |

11. Commercial bank can be either unit banking type or _____ banking type.

- | | | | |
|------------------|--------------------------|-------------|--------------------------|
| (A) Central. | <input type="checkbox"/> | (B) Branch. | <input type="checkbox"/> |
| (C) Specialised. | <input type="checkbox"/> | (D) Rural. | <input type="checkbox"/> |

12. Bank is a "factory" of _____.

- | | | | |
|-------------|--------------------------|--------------|--------------------------|
| (A) Cash. | <input type="checkbox"/> | (B) Coins. | <input type="checkbox"/> |
| (C) Credit. | <input type="checkbox"/> | (D) Deposit. | <input type="checkbox"/> |





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13. The first foreign bank which introduced merchant bank in India is :

- | | | | |
|---------------------|--------------------------|------------------|--------------------------|
| (A) Grindlays bank. | <input type="checkbox"/> | (B) HSBC. | <input type="checkbox"/> |
| (C) City bank. | <input type="checkbox"/> | (D) Ceylon bank. | <input type="checkbox"/> |

14. Banking Regulation Act passed in the year :

- | | | | |
|-----------|--------------------------|-----------|--------------------------|
| (A) 1969. | <input type="checkbox"/> | (B) 1934. | <input type="checkbox"/> |
| (C) 1949. | <input type="checkbox"/> | (D) 1956. | <input type="checkbox"/> |

15. Central Co-operative banks are organised at _____ level.

- | | | | |
|------------|--------------------------|---------------|--------------------------|
| (A) Taluk. | <input type="checkbox"/> | (B) District. | <input type="checkbox"/> |
| (C) State. | <input type="checkbox"/> | (D) National. | <input type="checkbox"/> |

16. Largest bank in the world in branches is

- | | | | |
|------------------|--------------------------|-----------|--------------------------|
| (A) BNP Paribus. | <input type="checkbox"/> | (B) SBI. | <input type="checkbox"/> |
| (C) German Bank. | <input type="checkbox"/> | (D) HSBC. | <input type="checkbox"/> |

17. Banking Ombudsman was established in _____.

- | | | | |
|-----------|--------------------------|-----------|--------------------------|
| (A) 1993. | <input type="checkbox"/> | (B) 1997. | <input type="checkbox"/> |
| (C) 1995. | <input type="checkbox"/> | (D) 1987. | |

18. The first new generation bank starts its operation in India :

- | | | | |
|----------------|--------------------------|----------------|--------------------------|
| (A) ICICI. | <input type="checkbox"/> | (B) HDFC. | <input type="checkbox"/> |
| (C) AXIS bank. | <input type="checkbox"/> | (D) Centurion. | <input type="checkbox"/> |

19. The first bank in the world :

- | | | | |
|----------------------|--------------------------|---------------------------|--------------------------|
| (A) Bank of America. | <input type="checkbox"/> | (B) Federal Reserve bank. | <input type="checkbox"/> |
| (C) Bank of Venice. | <input type="checkbox"/> | (D) Bank of Hindustan. | <input type="checkbox"/> |

Turn over





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20. The trend in India is towards _____.

(A) Mixed banking.

(B) Development banking.

(C) Commercial banking.

(D) Industrial banking.

No. of MCQs attempted

Weight Scored

(To be entered by the examiner)

No. of MCQs not attempted

**ATTACH SECTION II INTERNAL EXAMINATION MCQ PAPER WITH
THE MAIN ANSWER-BOOK**

